



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 15, Issue 2

Spring 2017

Triad Happenings

Drug Take-Back

Drug Take-Back day is an opportunity to get unwanted medications disposed of properly so they are not misused, stolen, used accidentally, or in the water supply. Bring prescription or over-the-counter pills. Returnable containers will be accepted at the Belfast location to benefit the work of Triad.

Saturday, April 29
Belfast Police Station
&
Searsport Public Safety Building
10:00a.m. to 2:00p.m.

Another date will be scheduled for Unity.

If you cannot make this date, Triad has drug collection boxes in the entryways of the Waldo County sheriff's office and the Searsport Police Department. These boxes are available weekdays from 8:00a.m. to 4:00p.m..

Senior Recognition Day

Triad will hold its annual Senior Appreciation Day on **Thursday, June 8** at the Tarratine Hall at 153 Main Street in Belfast. The day will begin at 10:00 a.m. Activities will include:

- Morning coffee/tea
- Exhibits by service providers
- Bingo with prizes
- Blood pressure checks
- Entertainment
- A sit-down lunch of hamburgers and hot dogs served by police officers
- More Bingo

Everything is **free** to those 50 and over. Come for a fun-filled day designed to show appreciation for the seniors of Waldo County. Bring your friends and make it a social event.

ATM Machine Scams

Recently, there have been two instances where skimming devices have been placed on local ATM machines for the purpose of taking information from each card as it is used in the ATM. Once the scam artist has the information from a card, that card information can be used to draw money from the account. Sometimes the amount taken might be relatively small in hopes that the owner will not notice the withdrawal and sometimes the amount is all or nearly everything in the account.

Financial institutions may eventually be forced to have anti-skimming software on their ATMs but until that happens, there is something you can do to protect yourself.

Most people use the same ATM machine each time. If you use one, the next time you go, look carefully at the slot where you place the card. Make sure it looks like that each time you want to use it in the future. If it does not look right, contact the police.

Read About Current Scams inside →

See How They Are Scamming Us Now!

Scams Submitted by Our Readers

Central Maine Power Scam - A restaurant operator got a call during lunchtime from someone saying that the electricity was going to be turned off in 10 minutes if the bill was not paid. The person making the call obviously knew that this was a restaurant and it would be a busy time of day. He probably thought that the owner would just pay the bill in order to get back to work. Fortunately the owner knew about the scam and hung up.

Medicare Insurance Scam - A reader received a postcard from the "Pain Center". It states he is eligible for the specialized, fitted back brace that is approved by Medicare. The brace is said to be clinically tested, and used by thousands of customers to reduce back pain. The card recipient is directed to call a toll-free number to verify his information.

The notice states that Medicare will pay for the back brace. Maybe it would under the right circumstances, but you cannot order your own equipment. It would only be paid for if the order was placed by a doctor or other person who is authorized under Medicare.

This same scam is sometimes offered by phone. If you say you are interested, you will be asked for your name, address, Social Security number, and date of birth. Once this information is given, the phone call is disconnected. Someone who is authorized under Medicare then uses your information to bill for any service in your name.

Unless the patient notices that there is an item on the Medicare report that he/she was not provided, the scammer gets away with it. Medicare estimates that approximately 10% of all charges to Medicare are fraudulent. Watch your Medicare statements carefully and report anything that is not right by calling
1-800-447-8477.

Vehicle Service Notification - A reader received notification that the factory warranty on his vehicle has expired either due to age or mileage. He is directed to call a phone number immediately to avoid the high cost of repairs. Sometimes this offer comes as a letter telling you what the warranty covers and what the cost is. Neither offer is a manufacturer's warranty. You cannot be sure what such a company would really pay for or if they would pay at all if you made a claim.

If you want an extended warranty for a vehicle, you are probably safer to buy it from a dealer rather than from an unknown business. Sometimes these offers made by mail look inexpensive but there is no way to determine how satisfactory they might really be when you need repairs to the vehicle.

Calls to Check Your Phone Number - A reader reports getting lots of calls in situations where the Caller ID gives the name of a city in the US. Recent Caller ID calls to him say they are coming from Portland Oregon, Birmingham Alabama, and Macon Georgia. If he answers the phone, no one is there.

If you do not know anyone in the location on the Caller ID, do not answer the call. Oftentimes, these calls are automated attempts to determine if someone answers at this number. Frequently, if a call is not answered at one time of day, a call will be made at another time. If no one ever answers, the calls stop. If someone does answer, there is no one on the line but your number will often be sold to a scammer along with the best time of day to call.

Thank You!

Waldo County Triad wishes to thank the
University of Maine Cooperative Extension
for helping to keep the cost of printing this
newsletter lower so we can help more



More Scams

"Can You Hear Me" Scam

You get a phone call either with a person on the other end or a machine. The voice says "Can you hear me." You answer "Yes". The caller goes on to offer a product or service which you DO NOT buy. Later the company calls back asking for payment for the service or product. You say that you did not agree to buy it. The caller plays back a message about what they have to sell with your voice saying "yes." The scammer has recorded your voice when you were called originally and then put that into a recording about selling the product. They say you have agreed to buy it and they have the proof. The caller gets very aggressive about payment for something you never agreed to buy.

When a caller asks if you can hear them, it is very natural to say "yes". The next time you get a call out of the blue and someone asks the question, try to remember this scam. Just hang up and don't say anything.

Medical Alert Scam

The attorney general warns that there are legitimate medical alert devices on the market and there are also scammers trying to sell fake devices. The caller in a scam claims to be a representative of Medicare or a medical provider and that you are eligible for a free medical alert. You will need to provide your name, address so they can send the device to you and you will need to provide your credit card number to pay for the monthly monitoring or your Medicare number so they can bill for the device. By providing this information, you are giving the caller access to your credit card or your Medicare account.

When anyone calls out of the blue to sell you something, don't let them finish the spiel, just hang up. Don't engage them. By staying on the line, you confirm that your number works and that will result in more calls. If you want a medical alert device, contact your doctor for contact information on legitimate companies.

Timeshare Resale Scams

The Maine Attorney General warns "If you have a timeshare and you are trying to get out of it, you have probably discovered that it is a lot harder to get out than it was to sign up for it. Scammers take full advantage of this by offering their services to help you. They often have ads or websites indicating they are timeshare resellers or even real estate agents and say they have buyers for every type of timeshare and they GUARANTEE they can get you out of your contract."

"Once you are under their spell, they ask you to provide some money up front to pay closing costs, paperwork fees, taxes, etc. Consumers end up losing thousand of dollars in this scam and never get out of their timeshare contract."

Be skeptical of anyone who promises they can get you out of a contract, or pressures you into a deal with them. Be quick to say no and slow to say yes. Do your homework and make sure this is a legitimate business with a licensed real estate agent. Ask your resort for ways to sell your timeshare. NEVER give money up front to sell your timeshare."



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Lisa Archer
Amanda Munson

Even More Scams

Classified Ad Scams

There are now lots of classified ad scams. Sometimes they are happening on the Internet and sometimes in newspapers or other publications. You want to sell an item for \$100. Someone contacts you and says he has been looking for just that item and will give you more than you asked and will pay to have it shipped. The con artist sends you a check. You cash the check and pay to have the item shipped. A few days later, you get a notice from your bank that the check was bogus. You now have no item to sell, and you are out the shipping costs and the bank charges plus any money you might have spent thinking that check was good.

If you have an item to sell, look to sell it locally. Meet in a public place where there are cameras. Police stations may offer their spaces as safe places to make a transaction.

Cigarette Sales Scam

The Better Business Bureau is alerting the public about purchasing cigarettes from online international sellers. A smoker decides to buy a few cartons. Everything looks fine on the website but when you get to the checkout, you find that the seller does not accept credit cards. The only type of payment that can be used is prepaid debit cards or wire transfer. The seller will take your money, confirm that your order has shipped but the cigarettes will never arrive. Prepaid debit cards or wire transfers as required payment for any purchase should send up a red flag.

Yahoo Customer Service Scam

Recently some people were having trouble with their Yahoo accounts. When they searched the Internet for a customer service phone number for Yahoo, they found several. However, Yahoo does not provide customer service support by phone. Those people who called one of the numbers were offered Yahoo customer care services for a fee. The scammer often said that you would need to allow them access your computer remotely in order to do the work needed. This may mean they give you a virus, search for passwords to bank accounts or do other malicious deeds.

Yahoo will help you to reset your password, with technical support or with your concerns about security. The genuine services are by Internet only and are always free of charge. The real Yahoo company will not ask to remotely access your computer either.

Debt Collection Scams

The Better Business Bureau is warning about automated calls being received saying that it is from a collection agency determined to get the money back for your cash advance. The call will prompt you to talk to an agent. Do not do this as the person will become threatening and say that if you do not pay, you will be arrested, sued or have your wages garnished. You must pay immediately and with a prepaid debit card or with a wire transfer. If you don't pay, the calls will keep coming and get more frightening. Just hang up on the automated call.



Elder Abuse is domestic violence.
For help or information call
NEW HOPE for WOMEN.
1-800-522-3304



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And Even More Scams

Courier Scam

In this scam, you get a phone call saying that the caller is from a courier service and has a package for you that requires a signature. The caller will ask if you are going to be home and if you say you will be there then, he says that he will be by in about an hour. At the given time, a delivery truck pulls up to your house and a uniformed man comes with a package. Since it has no indication of who it is from, you inquire. The delivery man says he does not know as he only brings the packages. There will be a note with the package stating that it contains alcohol and that means that there is a small delivery verification charge to provide evidence that the package was delivered to an adult of drinking age. So you offer the delivery guy cash to cover the charge. He says he cannot take cash and that the company requires payment by credit or debit card so that everything is properly accounted for. He also says that couriers do not carry cash to avoid being a target for robbers.

So after all of this, you give the man a card. He pulls out a mobile card machine and swipes the card. He then asks that you enter the PIN number and he gives you a receipt.

When you get your next credit card statement, you find that a lot of money has been withdrawn from your account at ATM machines.

The mobile card machine is allowing the driver to take the information from your card and create an identical one. That surprise package

that you got really was more of a surprise than you thought it was initially.

Never accept a package from an unknown sender, especially if it requires any kind of payment to receive it. That should be a clue that there is something odd already.

Let the police know if something like this happens to you. A delivery van should be fairly easy to find if not too much time has passed.

“You Have Won a Cruise” Scam

The person on the phone is just delighted to tell you that you have won a cruise for two to the Caribbean. To talk to one of their travel agents to make your arrangements, press 1 on your phone. The “travel agent” is eager to help you and tells you that in order to get this prize, you need to pay the taxes and fees associated with the trip. They can do that with your credit or debit card. Once you have provided that plus your full name and mailing address, they say the ticket will be mailed to you.

Somehow the tickets never arrive. The phone number you were given to call if you had any questions does not work. Your next credit card statement has a charge on it for the cruise taxes and fees and maybe some other items as well.

If you did not enter a contest to win a cruise or a lottery or other item, you should be very wary about someone calling to say that you did win! You should not have to pay a fee to receive something that you have won.

Grove Cemetery Chapel

- Private Services
- Non-denominational
- Family can make own arrangements

Call Steve Boguen at 338-2264

Need assistance regarding Medicare Health Plans, Final Expense, or Fixed Annuities?

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Things to Know about Triad

Email Newsletter Offer

If you would like to receive this newsletter by email rather than by mail, we can do that. Just send your name and email address to our newsletter address at:

triad@waldocountyme.gov

You will be notified when the next edition is ready and you will get the link to the site. Back issues from the past six years are available at the link, too.

Supporting Waldo County Triad

Triad is an all-volunteer organization. Funds are used entirely to support programs. Most of our services are free so that everyone can take part in them. Some readers like to donate to Waldo County Triad to help support a particular effort. Below are the costs of two Triad services.

- Newsletter - \$5 per year
- File of Life - \$1 each

The cost of Triad's drug collection, daily call-in and 911 cellphone programs are all donated by member agencies. The periodic distribution of carbon monoxide/smoke detectors is supported through grant funds from various foundations interested in health and safety programs or in programs for older persons.

To make a donation to help continue these efforts, make a check payable to: **Waldo County Triad**

and
Send to: **Waldo County Triad**
Po Box 125
Belfast, ME 04915

Waldo County Wanderer Program

Do you worry about a loved one who wanders? Register him or her with the Waldo County Wanderer Program to help make a return quicker.

Registration forms are at the offices of the Belfast and Searsport Police and the Waldo County Sheriff as well as on their websites.

Sign up today!

File of Life

If you would like to have a medical information packet to keep on your refrigerator door in the event of a medical emergency, call Triad and ask for a File of Life. You will also receive a small version to keep in a wallet. All area emergency responders are familiar with them and look for them upon arrival. To receive a File of Life, call **1-866-426-7555**.

Triad's Facebook Page

Visit the Triad Facebook page to find out what the organization is doing. Find the page at:

<https://www.facebook.com/WaldocountyTriad>

Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you do not have a cell phone and feel you might need emergency help some time, call your local police dept or the Waldo Co. Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home.

To donate a used cell phone for this program, you will find collection boxes at the Belfast Police and Searsport Police stations and the Waldo County Sheriff's office.

Reflective House Number Signs

Triad offers green, reflective house number signs to be attached to a rural mailbox or a metal post. The cost is \$15. Order yours by phone or mail. Give the numbers you need and whether you want them to run horizontally or vertically. The sign will be delivered and installed for you. Call Triad at **1-866-426-7555** or mail us at P.O. Box 125, Belfast, ME 04915

Make the check payable to Waldo County Triad.

Thank You!

Waldo County Triad wishes to thank the **Tarratine Tribe** for helping to keep the cost of our programs lower so we can help more seniors.



Community Opportunities

Belfast Senior Center

This is a new activity in Belfast just for older adults. The program is offered every Tuesday. It features bridge, chess, Scrabble, Parcheesi and other games. You are invited to drop in whenever it fits your schedule. Bring a bag lunch. Coffee and tea are provided. No dues or admission fee.

Date: Every Tuesday

Time: 10:00 a.m. - 3:00p.m.

Place: for current location, email:
parksandrec@cityofbelfast.org

Cost: Free - donations accepted.

Drug Take-Back Day

Dates: Saturday, April 29

Time: 10:00a.m. - 2:00p.m.

Place: Belfast & Searsport Police Stations

Cost: Free

Senior Recognition Day

Dates: Thursday, June 8

Time: 10:00 a.m. - 2:00p.m.

Place: Tarratine Hall (Main St., Belfast)

Cost: Free lunch, Bingo, and more

AARP Smart Driver Course

Paul Sheridan instructs this up-dated 4-hour driving course for people 50 and older. It is designed to help individuals look at current driving habits, changes in the laws, defensive driving methods, and new rules of the road. There is no exam and you might be eligible for an auto insurance discount upon completion of the course.

Seating is limited so advanced registration is required. Bring a brown bag lunch.

Dates: Friday, April 28th in Camden
Wednesday, May 24th in Belfast

Time: 10:00a.m. to 3:00p.m.

Cost: \$20 fee or \$15 if AARP member

Call: **338-0350** to reserve, or for more information of for directions to location

Bureau of Veterans' Services

The Veterans' Services officer covering Waldo County operates out of Waterville. He is available there most days. He is also in Belfast once per month so you can reach him there if you prefer. You need an appointment to visit him at either site.

Waterville: office hours - 7:30a.m. to 4:00p.m.

- phone number: **207-872-7846**

- location: National Guard Armory

74 Drummond Ave., Waterville

Belfast: hours - First Wednesday of each month
9:00a.m. to 1:00p.m.

- for an appointment: call, **207-872-7846**

- location: Spectrum Generations
18 Merriam Rd., Belfast

Belfast City Bottle Redemption

Triad will be the recipient of donated returnables at the Belfast City redemption site during **June**. All donations go toward programs for seniors.

Rides to Doctor Appointments

The Belfast City Police offer rides to medical appointments from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle without assistance. To schedule a ride, call:

338-2420.

YMCA Active Older Adult Luncheons

Registration is required at least one week in advance of a meal by calling: **338-4598.**

Dates: Last Wednesday of the month

Time: 11:30 a.m.

Place: YMCA, Lincolnville Ave., Belfast (Route 52)

Cost: Free - donations accepted

While at the Y, you can buy Hannaford/Edwards grocery cards from the Triad volunteers in the lobby. The buyer gets the full face value of the card and Hannaford gives Triad a percentage of the sales to help support Triad programs.



Waldo County Triad is a partnership of
seniors, law enforcement, and local organizations dedicated to
improving the safety of people 50 and older in their homes and communities
through education and service.

Triad Phone Number: 1-866-426-7555

Triad Officers

Co-Chairman ----- Matt Curtis
Co-Chairman ----- Jeff Trafton
Secretary ----- Eileen Kelley
Treasurer ----- Joyce Fenner

Newsletter Staff

Editor ----- Pat Pierson

Collating and Mailing Team:

Beth Berman	Joyce Fenner	Romaine Johnson
Adam Bruce	Gloria Guyette	Sarah Rossiter
Jan Dodge	Lori Kuwik	Evie Tinker

Residents of Maine Coastal Regional Re-Entry Center

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Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address or to add or remove a name to this mailing list,
call Waldo County Triad toll-free at 1-866-426-7555 or e-mail waldocountytriad@yahoo.com

Spring 2017

Change Service Requested

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